

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 8(2013)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended (the "*Act*");  
4

5 **AND**  
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7 **IN THE MATTER OF** an application by  
8 Travelers Canada on behalf of  
9 Travelers Insurance Company of Canada to  
10 adopt IAO advisory rates for Private Passenger  
11 Automobiles, Commercial Vehicles, and  
12 Miscellaneous Vehicles.  
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15 **WHEREAS** on February 21, 2013 Travelers Canada, on behalf of Travelers Insurance Company  
16 of Canada, applied to the Board to adopt IAO advisory rates for Private Passenger Automobiles,  
17 Commercial Vehicles and Miscellaneous Vehicles in order to write commercial fleet automobile  
18 business; and  
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20 **WHEREAS** Travelers Insurance Company of Canada is a member company of IAO and is  
21 licensed to write automobile insurance in the Province; and  
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23 **WHEREAS** Travelers Insurance Company of Canada does not possess sufficient company loss  
24 experience to prepare an independent actuarially-based filing; and  
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26 **WHEREAS** the Board is satisfied that the IAO advisory rates are acceptable for use by  
27 Travelers Insurance Company of Canada in the circumstances.

1 **IT IS THEREFORE ORDERED THAT:**

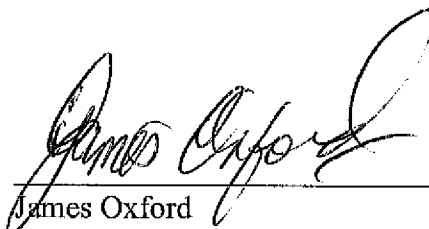
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- 3 1. The application of Travelers Canada, on behalf of Travelers Insurance Company of Canada,
- 4 to adopt IAO advisory rates for Private Passenger Automobiles, Commercial Vehicles and
- 5 Miscellaneous Vehicles is approved to be effective no sooner than April 1, 2013.

**DATED** at St. John's, Newfoundland and Labrador, this 15th day of March 2013.




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Darlene Whalen, P.Eng.  
Vice-Chair



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James Oxford  
Commissioner



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Cheryl Blundon  
Board Secretary